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Electronic Patent Application Submission  
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EFS ID: 48890  
Application ID: 09852119  
Title of Invention: ELECTRONIC BILL PRESENTMENT  
AND PAYMENT SYSTEM  
First Named Inventor: Ronald Braco  
Domestic/Foreign Application: Domestic Application  
Filing Date: 2001-05-09  
Effective Receipt Date: 2003-10-06  
Submission Type: Information Disclosure  
Statement  
Filing Type:  
Confirmation number: 4159  
Attorney Docket Number: 7198



Total Fees Authorized:


Digital Certificate Holder: cn=Antonia M. Holland,ou=Registered Attorneys,ou=Patent and  
Trademark Office,ou=Department of Commerce,o=U.S. Government,c=US  
Certificate Message Digest: 4850265332264680e09ec6c8c680c63469599c7a

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Electronic Version v1.1  
Stylesheet Version v1.1.0

Title of Invention	ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM									
Application Number: 09/852119 										
Date: 2001-05-09										
First Named Applicant: Ronald A Braco										
Confirmation Number: 4159										
Attorney Docket Number: 7198										
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<table border="1"><tr><td>Submitted by:</td><td>Elec. Sign.</td><td>Sign. Capacity</td></tr><tr><td>Antonia M Holland</td><td>Antonia M. Holland</td><td>Attorney</td></tr></table>			Submitted by:	Elec. Sign.	Sign. Capacity	Antonia M Holland	Antonia M. Holland	Attorney		
Submitted by:	Elec. Sign.	Sign. Capacity								
Antonia M Holland	Antonia M. Holland	Attorney								
<table><tr><td>Documents being submitted</td><td>Files</td></tr><tr><td>us-ids</td><td>7127_ids-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>			Documents being submitted	Files	us-ids	7127_ids-usidst.xml		us-ids.dtd		us-ids.xsl
Documents being submitted	Files									
us-ids	7127_ids-usidst.xml									
	us-ids.dtd									
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<p>Comments</p> <p>The Information Disclosure Statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an</p>										

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international application or before the mailing date of a first Office action on the merits, whichever event occurs last. 37 CFR 1.97(b). Therefore, no fees are required. Non-Patent Literature Documents, if any and when necessary, will be submitted following this Electronic Information Disclosure Statement Submission via First Class Mail. The Patent and Trademark Office is also authorized to charge any additional fee(s) required to secure entry of this Information Disclosure Statement, or to credit any overpayment, to Deposit Account No. 18-0882.


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## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

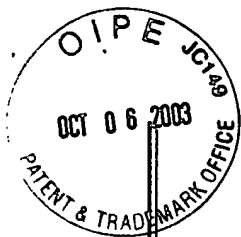
Stylesheet Version v18.0

Title of Invention	ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM	
Application Number:	09/852119	
Confirmation Number:	4159	
First Named Applicant:	Ronald Braco	
Attorney Docket Number:	7198	
Art Unit:	3627	
Search string:	( 5710887 or 5727129 or 5754939 or 5826242 or 5848396 or 5857190 or 5870559 or 5956693 or 5987440 or 6000033 or 6006333 or 6038597 or 6052730 or 6085191 or 6178511 or 6253203 or 6275824 or 6393407 or 6446119 or 6412073 or 6199077 or 3833885 or 4277837 or 4319336 or 4460960 or 4678895 or 4727243 or 4823264 or 4947028 or 5025373 or 5220501 or 5231571 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5383113 or 5420405 or 5465206 or 5483445 or 5594910 or 5655089 or 5710889 or 5727249 or 5815665 or 5870724 or 5873072 or 5884288 or 5903721 or 5920847 or 5930759 or 5943656 or 5956700 or 5963925 or 5974146 or 6044362 or 6049786 or 6055567 or 6070150 or 6128603 or 6173272 or 6182052 or 6289322 or 6292789 or 6327577 or 6334116 or 6363362 or 5903732 or 3833885 or 4277837 or 4315101 or 4317957 or 4420751 or 4454414 or 4460960 or 4634845 or 4678895 or 4689478 or 4695880 or 4727243 or 4734858 or 4799156 or 4823264 or 4947028 or 5007084 or 5025373 or 5220501 or 5231571 or 5265033 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5420405 or 5424938 or 5473143 or 5483445 or 5594910 or 5649117 or 5655089 or 5699528 or 5710889 or 5717868 or 5727249 or 5729693 or 5745886 or 5787403 or 5815665 or 5832460 or 5845267 or 5848400 or 5884290 or 5890140 or 5903721 or 5903732 or 5905976 or 5930759 or 5943656 or 5956695 or 5956700 or 5978780 or 6029151 or 6032133 or 6052457 or 6058380 or 6065012	

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or 6072870 or 6078907 or 6085177 or 6097834  
or 6098053 or 6119106 or 6119107 or 6119109  
or 6122625 or 6128603 or 20010002535 or  
20010037296 or 20010044776 or 20020010677  
or 20020013768 or 20020019809 or  
20020046165 or 20020046166 or 20020046167  
or 20020046168 or 20020049672 or  
20020052840 or 20020062282 or 20020065773  
or 20020087427 or 20020087461 or  
20020087465 or 20020087468 or 20020087469  
or 20020087471 ).pn.

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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
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	2	5727129	1998-03-10	Barrett et al.			
	3	5754939	1998-05-19	Herz et al.			
	4	5826242	1998-10-20	Montulli			
	5	5848396	1998-12-08	Gerace			
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	97	5336870	1994-08-09	Hughes et al.
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## US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
	1	20010002535	2001-06-07	Liebig et al.			
	2	20010037296	2001-11-01	Ganesan et al.			
	3	20010044776	2001-11-22	Kight et al.			
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## Remarks

Note: Remarks are not for responding to an office action.

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